



United States Senator

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Louisiana

Policy Brief

Senator Landrieu's Top 10 Wins for Louisiana in the Patient Protection and Affordable Care Act

- 1. Reduced Cost to Families, the State, and the Federal Government.** Sen. Landrieu fought for extensive cost containment measures that the Congressional Budget Office and premier economists agree will lower premiums for families, aid state budgets, and reduce the federal deficit over time. Additionally, she cosponsored an amendment to strengthen the Independent Medicare Advisory Board, which will propose cost containment and fraud reduction measures in the future.
- 2. More Affordable Insurance Choices for Louisianians.** Sen. Landrieu supported the creation of health insurance exchanges that will provide individuals, families, and small businesses with a wide variety of affordable choices and ensure that they will always have coverage, whether they change jobs, lose a job, move or get sick. These state-based exchanges will enable consumers to comparison shop online for health insurance which will drive down costs by increasing choice and competition. The exchange will help the uninsured obtain needed coverage and will also help the 214,000 Louisiana residents who currently do not have insurance through their employer to get quality coverage at an affordable price. Many of these Louisianians in the exchange will qualify for a tax credit to help them purchase the insurance of their choice.
- 3. Small Business Wins.** Sen. Landrieu authored a package of small business amendments to provide significant tax benefits for small businesses. She cosponsored an amendment that expanded the small business tax credit to help more small business owners in Louisiana provide affordable health insurance choices to their employees. This will help well over 50,000 small businesses in Louisiana.
- 4. Market Reforms that Hold Insurers Accountable.** Sen. Landrieu supported insurance market reforms that strengthen the insurance exchanges and hold insurers' feet to the fire. Under this bill, insurance companies will NOT be able to deny coverage due to preexisting conditions and will NOT be allowed to drop you from coverage if you get sick or are in an accident. For the first time, insurers will be required to disclose how much of their revenue goes towards medical costs versus profits. Insurers will also give consumers rebates, putting any excessive profits back to consumers.
- 5. Strengthened Medicare and Protected Louisiana Seniors.** Sen. Landrieu voted for three amendments that guaranteed home health care benefits, prevented reductions in

Medicare benefits, and ensured that there is no reduction or elimination of any Medicare benefits in Medicare Advantage plans. This bill will lower premiums for seniors by reducing Medicare's overpayments to private plans, extending the life of Medicare by 9 years, fully covering preventive services, and increasing the amount of prescription drug coverage for Medicare Part D.

6. **Developed More Effective Alternatives to the “Government-Run” Public Option.** Sen. Landrieu was one of ten Senators to negotiate a principled compromise that removed a government health insurance option. It created a provision to allow private health insurance plans to be sold nationwide across state lines. The Office of Personnel Management would negotiate lower premiums – much like the plans currently available to Members of Congress.
7. **Affordable Tax Credits for the Middle Class.** Sen. Landrieu supported affordability tax credits to help the 900,000 uninsured Louisianians and the 200,000 without employer-sponsored insurance get affordable coverage through the health insurance exchange. These affordability tax credits will help low and middle-income families purchase private insurance in the insurance exchange.
8. **Reduced Fraud and Waste in Medicare and Medicaid.** Sen. Landrieu supported efforts to reduce waste, fraud, and abuse by enhancing program oversight, identifying areas prone to fraud, and creating an Independent Medicare Advisory Board to improve the payment system. This will save billions of dollars each year to both the state and federal governments.
9. **Health Care Coverage for Foster Care Youth.** Sen. Landrieu succeeded in extending health care coverage to the 29,000 young adults who ‘age out’ of the foster care system each year starting in 2014. In many states, foster youth who ‘age out’ of the system at 18 are left uninsured. In Louisiana, foster youth currently have coverage until their 21st birthday; still, nearly 300 foster youth lose their health insurance each year. This bill will provide stable insurance coverage for all youth who age out of the system through their 26th birthday.
10. **Help for Louisiana’s Medicaid Shortfall.** At Sen. Landrieu’s request, the bill also includes a provision to address part of Louisiana’s Medicaid shortfall from the hurricanes of 2005. Without some relief, Louisiana may cut essential services and eliminate hundreds of state positions in the health care and education fields. This fix was explicitly requested by Governor Jindal and is unanimously supported by our congressional delegation, Democratic and Republican. It will provide an estimated \$300 million specifically for Louisiana and help other disaster states.